

<i>SERFF Tracking Number:</i>	<i>FRNK-125795333</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Ansur America Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#? \$100</i>
<i>Company Tracking Number:</i>	<i>CLARFGWC-38</i>		
<i>TOI:</i>	<i>16.0 Workers Compensation</i>	<i>Sub-TOI:</i>	<i>16.0004 Standard WC</i>
<i>Product Name:</i>	<i>All State WC 9-08 Rate Revision</i>		
<i>Project Name/Number:</i>	<i>Multistate WC - Terrorism Rate & Form Revision - Eff. 9-1-08/16775</i>		

Filing at a Glance

Companies: Ansur America Insurance Company, Frankenmuth Mutual Insurance Company

Product Name: All State WC 9-08 Rate SERFF Tr Num: FRNK-125795333 State: Arkansas
Revision

TOI: 16.0 Workers Compensation

SERFF Status: Closed

State Tr Num: #? \$100

Sub-TOI: 16.0004 Standard WC

Co Tr Num: CLARFGWC-38

State Status: Fees verified

Filing Type: Rate

Co Status:

Reviewer(s): Betty Montesi, Carol
Stiffler

Authors: Sarah Jones, Alice
Jaruzel, Wanda Raymond

Disposition Date: 09/09/2008

Date Submitted: 09/09/2008

Disposition Status: Approved

Effective Date Requested (New): 09/01/2008

Effective Date (New): 09/09/2008

Effective Date Requested (Renewal): 09/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Multistate WC - Terrorism Rate & Form Revision - Eff. 9- Status of Filing in Domicile: Not Filed
1-08

Project Number: 16775

Domicile Status Comments: Not required to file.

Reference Organization: NCCI

Reference Number: Item B-1407

Reference Title: CW - Approval of Item B-1407

Advisory Org. Circular: CIF-2008-07

Filing Status Changed: 09/09/2008

State Status Changed: 09/09/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

See cover letter.

Company and Contact

Filing Contact Information

SERFF Tracking Number: FRNK-125795333 State: Arkansas
First Filing Company: Ansur America Insurance Company, ... State Tracking Number: #? \$100
Company Tracking Number: CLARFGWC-38
TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC
Product Name: All State WC 9-08 Rate Revision
Project Name/Number: Multistate WC - Terrorism Rate & Form Revision - Eff. 9-1-08/16775

Wanda Raymond, Senior Associate wanda.raymond@ffgrp.com
One Mutual Avenue (989) 652-6121 [Phone]
Frankenmuth, MI 48787 (989) 652-5509[FAX]

Filing Company Information

Ansur America Insurance Company CoCode: 10984 State of Domicile: Michigan
One Mutual Avenue Group Code: 1309 Company Type: Property &
Casualty
Frankenmuth, MI 48787 Group Name: Frankenmuth
Financial Grp
(989) 652-6121 ext. [Phone] FEIN Number: 38-3467437

Frankenmuth Mutual Insurance Company CoCode: 13986 State of Domicile: Michigan
One Mutual Avenue Group Code: 1309 Company Type: Property &
Casualty
Frankenmuth, MI 48787 Group Name: Frankenmuth
Financial Grp
(989) 652-6121 ext. [Phone] FEIN Number: 38-0555290

<i>SERFF Tracking Number:</i>	<i>FRNK-125795333</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Ansur America Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#? \$100</i>
<i>Company Tracking Number:</i>	<i>CLARFGWC-38</i>		
<i>TOI:</i>	<i>16.0 Workers Compensation</i>	<i>Sub-TOI:</i>	<i>16.0004 Standard WC</i>
<i>Product Name:</i>	<i>All State WC 9-08 Rate Revision</i>		
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	Apply filing fee to both Ansur America and Frankenmuth Mutual Insurance Companies.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Ansur America Insurance Company	\$0.00		
Frankenmuth Mutual Insurance Company	\$0.00		

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
399051	\$100.00	09/04/2008

SERFF Tracking Number:	FRNK-125795333	State:	Arkansas
First Filing Company:	Ansurs America Insurance Company, ...	State Tracking Number:	#? \$100
Company Tracking Number:	CLARFGWC-38		
TOI:	16.0 Workers Compensation	Sub-TOI:	16.0004 Standard WC
Product Name:	All State WC 9-08 Rate Revision		
Project Name/Number:	Multistate WC - Terrorism Rate & Form Revision - Eff. 9-1-08/16775		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Carol Stiffler	09/09/2008	09/09/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Carol Stiffler	09/09/2008	09/09/2008	Wanda Raymond	09/09/2008	09/09/2008
Industry						
Response						

SERFF Tracking Number:	FRNK-125795333	State:	Arkansas
First Filing Company:	Ansurance America Insurance Company, ...	State Tracking Number:	#? \$100
Company Tracking Number:	CLARFGWC-38		
TOI:	16.0 Workers Compensation	Sub-TOI:	16.0004 Standard WC
Product Name:	All State WC 9-08 Rate Revision		
Project Name/Number:	Multistate WC - Terrorism Rate & Form Revision - Eff. 9-1-08/16775		

Disposition

Disposition Date: 09/09/2008

Effective Date (New): 09/09/2008

Effective Date (Renewal):

Status: Approved

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Ansurance America Insurance Company	0.000%	\$0	0	\$0	0.000%	0.000%	0.000%
Frankenmuth Mutual Insurance Company	-1.439%	\$-18	0	\$-1,257	-1.439%	0.000%	0.000%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	-1.439%
Effect of Rate Filing-Written Premium Change For This Program	\$-18
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number:	FRNK-125795333	State:	Arkansas
First Filing Company:	Ansurance America Insurance Company, ...	State Tracking Number:	#? \$100
Company Tracking Number:	CLARFGWC-38		
TOI:	16.0 Workers Compensation	Sub-TOI:	16.0004 Standard WC
Product Name:	All State WC 9-08 Rate Revision		
Project Name/Number:	Multistate WC - Terrorism Rate & Form Revision - Eff. 9-1-08/16775		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	NAIC Loss Cost Filing Document for Workers' Compensation	Approved	Yes
Supporting Document	NAIC loss cost data entry document	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Rate	Revised WC manual page	Approved	Yes

SERFF Tracking Number: FRNK-125795333 *State:* Arkansas
First Filing Company: Ansur America Insurance Company, ... *State Tracking Number:* #? \$100
Company Tracking Number: CLARFGWC-38
TOI: 16.0 Workers Compensation *Sub-TOI:* 16.0004 Standard WC
Product Name: All State WC 9-08 Rate Revision
Project Name/Number: Multistate WC - Terrorism Rate & Form Revision - Eff. 9-1-08/16775

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/09/2008
Submitted Date 09/09/2008
Respond By Date

Dear Wanda Raymond,

All workers' compensation filings in Arkansas are prior approval with a 30 day waiting period. Upon request of the company the Commissioner may waive any part of the waiting period but it will never be approved retroactively. The earliest effective date I can give you is the date you respond to this letter. Please respond with the effective date you want and I will approve the filing.

Please feel free to contact me if you have questions.

Sincerely,
Carol Stiffler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/09/2008
Submitted Date 09/09/2008

Dear Carol Stiffler,

Comments:

Response 1

Comments: Please change the effective date of this filing to 9/9/08. Thank you.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *FRNK-125795333* *State:* *Arkansas*
First Filing Company: *Ansur America Insurance Company, ...* *State Tracking Number:* *#? \$100*
Company Tracking Number: *CLARFGWC-38*
TOI: *16.0 Workers Compensation* *Sub-TOI:* *16.0004 Standard WC*
Product Name: *All State WC 9-08 Rate Revision*
Project Name/Number: *Multistate WC - Terrorism Rate & Form Revision - Eff. 9-1-08/16775*

Sincerely,
Alice Jaruzel, Sarah Jones, Wanda Raymond

SERFF Tracking Number:	FRNK-125795333	State:	Arkansas
First Filing Company:	Ansur America Insurance Company, ...	State Tracking Number:	#? \$100
Company Tracking Number:	CLARFGWC-38		
TOI:	16.0 Workers Compensation	Sub-TOI:	16.0004 Standard WC
Product Name:	All State WC 9-08 Rate Revision		
Project Name/Number:	Multistate WC - Terrorism Rate & Form Revision - Eff. 9-1-08/16775		

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	-5.400%
Effective Date of Last Rate Revision:	07/01/2007
Filing Method of Last Filing:	Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Ansur America Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%
Frankenmuth Mutual Insurance Company	0.000%	-1.439%	\$-18	0	\$-1,257	-1.439%	0.000%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	0.000%
Overall Percentage Rate Impact For This Filing:	-1.439%
Effect of Rate Filing - Written Premium Change For This Program:	\$-18

<i>SERFF Tracking Number:</i>	<i>FRNK-125795333</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Ansur America Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#? \$100</i>
<i>Company Tracking Number:</i>	<i>CLARFGWC-38</i>		
<i>TOI:</i>	<i>16.0 Workers Compensation</i>	<i>Sub-TOI:</i>	<i>16.0004 Standard WC</i>
<i>Product Name:</i>	<i>All State WC 9-08 Rate Revision</i>		
<i>Project Name/Number:</i>	<i>Multistate WC - Terrorism Rate & Form Revision - Eff. 9-1-08/16775</i>		

Effect of Rate Filing - Number of Policyholders Affected:	0
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SERFF Tracking Number:	FRNK-125795333	State:	Arkansas
First Filing Company:	Ansurance America Insurance Company, ...	State Tracking Number:	#? \$100
Company Tracking Number:	CLARFGWC-38		
TOI:	16.0 Workers Compensation	Sub-TOI:	16.0004 Standard WC
Product Name:	All State WC 9-08 Rate Revision		
Project Name/Number:	Multistate WC - Terrorism Rate & Form Revision - Eff. 9-1-08/16775		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:	
Approved	Revised WC manual page	Page E-4	Replacement	CLARFGWC-29	ARWC-pg-E4-Ansur.pdf ARWC-pg-E4-FMI.pdf

ANSUR AMERICA INSURANCE COMPANY

EXCEPTION PAGES

MISCELLANEOUS VALUES

		TOTAL LOSSES						
		Hazard Group						
Deductible Amount		A	B	C	D	E	F	G
\$ 1,000		10.8%	8.6%	7.4%	6.2%	5.2%	3.6%	2.7%
\$ 1,500		13.2%	10.6%	9.1%	7.6%	6.5%	4.5%	3.4%
\$ 2,000		15.0%	12.2%	10.5%	8.9%	7.6%	5.4%	4.1%
\$ 2,500		16.7%	13.6%	11.7%	10.1%	8.5%	6.2%	4.7%
\$ 3,000		18.1%	14.8%	12.8%	11.0%	9.4%	6.8%	5.2%
\$ 3,500		19.5%	15.9%	13.8%	11.9%	10.1%	7.5%	5.7%
\$ 4,000		20.6%	16.9%	14.8%	12.8%	10.9%	8.1%	6.2%
\$ 4,500		21.8%	17.9%	15.6%	13.6%	11.6%	8.6%	6.6%
\$ 5,000		22.8%	18.8%	16.5%	14.4%	12.3%	9.2%	7.0%

		MEDICAL LOSSES						
		Hazard Group						
Deductible Amount		A	B	C	D	E	F	G
\$ 1,000		10.5%	8.4%	7.1%	5.9%	5.0%	3.4%	2.5%
\$ 1,500		12.6%	10.1%	8.6%	7.3%	6.2%	4.2%	3.2%
\$ 2,000		14.2%	11.5%	9.9%	8.3%	7.1%	4.9%	3.7%
\$ 2,500		15.5%	12.6%	10.9%	9.2%	7.8%	5.6%	4.2%
\$ 3,000		16.7%	13.6%	11.8%	10.1%	8.5%	6.1%	4.6%
\$ 3,500		17.7%	14.5%	12.6%	10.7%	9.1%	6.6%	5.0%
\$ 4,000		18.7%	15.3%	13.3%	11.4%	9.7%	7.1%	5.3%
\$ 4,500		19.5%	16.0%	14.0%	12.1%	10.2%	7.5%	5.7%
\$ 5,000		20.3%	16.7%	14.5%	12.6%	10.7%	7.9%	6.0%

		INDEMNITY LOSSES						
		Hazard Group						
Deductible Amount		A	B	C	D	E	F	G
\$ 1,000		2.2%	1.7%	1.6%	1.5%	1.3%	1.1%	0.8%
\$ 1,500		3.1%	2.4%	2.2%	2.1%	1.8%	1.6%	1.2%
\$ 2,000		3.8%	3.1%	2.8%	2.7%	2.3%	1.9%	1.5%
\$ 2,500		4.5%	3.7%	3.3%	3.2%	2.7%	2.3%	1.7%
\$ 3,000		5.2%	4.2%	3.8%	3.6%	3.2%	2.7%	2.0%
\$ 3,500		5.7%	4.7%	4.3%	4.0%	3.6%	3.0%	2.2%
\$ 4,000		6.2%	5.2%	4.7%	4.4%	3.9%	3.3%	2.5%
\$ 4,500		6.7%	5.6%	5.2%	4.7%	4.2%	3.6%	2.7%
\$ 5,000		7.2%	6.0%	5.5%	5.2%	4.6%	3.8%	3.0%

Loss Cost Multiplier - Apply the following Loss Cost Multiplier to NCCI prospective loss costs:

Workers' Compensation	
Referral Classes	1.40
Non-referral Classes	1.30

Terrorism Coverage

Terrorism Rate	0.01
Catastrophe (other than Certified Acts of Terrorism) Rate	0.01

FRANKENMUTH MUTUAL INSURANCE COMPANY

EXCEPTION PAGES

MISCELLANEOUS VALUES

		TOTAL LOSSES						
Deductible		Hazard Group						
Amount		A	B	C	D	E	F	G
\$ 1,000		10.8%	8.6%	7.4%	6.2%	5.2%	3.6%	2.7%
\$ 1,500		13.2%	10.6%	9.1%	7.6%	6.5%	4.5%	3.4%
\$ 2,000		15.0%	12.2%	10.5%	8.9%	7.6%	5.4%	4.1%
\$ 2,500		16.7%	13.6%	11.7%	10.1%	8.5%	6.2%	4.7%
\$ 3,000		18.1%	14.8%	12.8%	11.0%	9.4%	6.8%	5.2%
\$ 3,500		19.5%	15.9%	13.8%	11.9%	10.1%	7.5%	5.7%
\$ 4,000		20.6%	16.9%	14.8%	12.8%	10.9%	8.1%	6.2%
\$ 4,500		21.8%	17.9%	15.6%	13.6%	11.6%	8.6%	6.6%
\$ 5,000		22.8%	18.8%	16.5%	14.4%	12.3%	9.2%	7.0%

		MEDICAL LOSSES						
Deductible		Hazard Group						
Amount		A	B	C	D	E	F	G
\$ 1,000		10.5%	8.4%	7.1%	5.9%	5.0%	3.4%	2.5%
\$ 1,500		12.6%	10.1%	8.6%	7.3%	6.2%	4.2%	3.2%
\$ 2,000		14.2%	11.5%	9.9%	8.3%	7.1%	4.9%	3.7%
\$ 2,500		15.5%	12.6%	10.9%	9.2%	7.8%	5.6%	4.2%
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\$ 3,500		17.7%	14.5%	12.6%	10.7%	9.1%	6.6%	5.0%
\$ 4,000		18.7%	15.3%	13.3%	11.4%	9.7%	7.1%	5.3%
\$ 4,500		19.5%	16.0%	14.0%	12.1%	10.2%	7.5%	5.7%
\$ 5,000		20.3%	16.7%	14.5%	12.6%	10.7%	7.9%	6.0%

		INDEMNITY LOSSES						
Deductible		Hazard Group						
Amount		A	B	C	D	E	F	G
\$ 1,000		2.2%	1.7%	1.6%	1.5%	1.3%	1.1%	0.8%
\$ 1,500		3.1%	2.4%	2.2%	2.1%	1.8%	1.6%	1.2%
\$ 2,000		3.8%	3.1%	2.8%	2.7%	2.3%	1.9%	1.5%
\$ 2,500		4.5%	3.7%	3.3%	3.2%	2.7%	2.3%	1.7%
\$ 3,000		5.2%	4.2%	3.8%	3.6%	3.2%	2.7%	2.0%
\$ 3,500		5.7%	4.7%	4.3%	4.0%	3.6%	3.0%	2.2%
\$ 4,000		6.2%	5.2%	4.7%	4.4%	3.9%	3.3%	2.5%
\$ 4,500		6.7%	5.6%	5.2%	4.7%	4.2%	3.6%	2.7%
\$ 5,000		7.2%	6.0%	5.5%	5.2%	4.6%	3.8%	3.0%

Loss Cost Multiplier - Apply the following Loss Cost Multiplier to NCCI prospective loss costs:

Workers' Compensation	
Referral Classes	1.40
Non-referral Classes	1.30

Terrorism Coverage

Terrorism Rate	0.01
Catastrophe (other than Certified Acts of Terrorism) Rate	0.01

SERFF Tracking Number: FRNK-125795333 State: Arkansas
First Filing Company: Ansur America Insurance Company, ... State Tracking Number: #? \$100
Company Tracking Number: CLARFGWC-38
TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC
Product Name: All State WC 9-08 Rate Revision
Project Name/Number: Multistate WC - Terrorism Rate & Form Revision - Eff. 9-1-08/16775

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 09/09/2008

Comments:

Attachment:

PC TD-1.pdf

Satisfied -Name: NAIC Loss Cost Filing Document for Workers' Compensation **Review Status:** Approved 09/09/2008

Comments:

N/A - Our on-file LCM has not changed. This is an informational filing to show the revision to our manual page due to the adoption of NCCI's Item B-1407 revision.

Satisfied -Name: NAIC loss cost data entry document **Review Status:** Approved 09/09/2008

Comments:

N/A - This is an informational filing to show the revision to our manual page due to the adoption of NCCI's Item B-1407 revision.

Satisfied -Name: Cover Letter **Review Status:** Approved 09/09/2008

Comments:

Attachment:

Cover Letter.pdf

Property & Casualty Transmittal Document---

20.	This filing transmittal is part of Company Tracking #	CLARFGWC-38
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Please refer to filing memo for additional information.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #:	399051
Amount:	\$100.00

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Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**



September 8, 2008

Subject: Workers' Compensation Rate Filing
Effective September 1, 2008; Filing Number CLARFGWC-38
Ansur America Insurance Company, NAIC 10984
Frankenmuth Mutual Insurance Company, NAIC 13986

Dear Commissioner:

Frankenmuth Insurance would like to file the following revisions to our Workers' Compensation Program:

Revise manual pages to include the adoption of NCCI's Item B-1407 - Catastrophe Provisions Miscellaneous Values, Rules and Forms revision. In addition, we have moved our Terrorism and Catastrophe rates into the Miscellaneous Values section of our Workers' Compensation manual and are withdrawing our separate Terrorism section, which was previously on-file with your department.

Should you have any questions regarding this filing, you can contact me at 800-234-1133, Ext. 2645 or wanda.raymond@ffgrp.com.

Sincerely,

Wanda Raymond

Wanda Raymond
R&D Senior Associate

Enclosures

Project # 16775

wjr